

Certificate of Notice Page 1 of 6  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Cecil L. Shamberger  
Marie F. Shamberger  
Debtors

Case No. 19-11655-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.  
db/jdb +Cecil L. Shamberger, Marie F. Shamberger, 1101 S. Wilton St., Philadelphia, PA 19143-4239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

JASON BRETT SCHWARTZ on behalf of Creditor Philadelphia Federal Credit Union  
jschwartz@mesterschwartz.com  
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingchl3.com,  
ecf\_frpa@trusteel3.com  
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE  
COMPANY bkgroup@kmlawgroup.com  
SCOTT WATERMAN on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com, ecf\_frpa@trusteel3.com  
SHARON S. MASTERS on behalf of Joint Debtor Marie F. Shamberger shmasters@hotmail.com,  
G65312@notify.cincompass.com  
SHARON S. MASTERS on behalf of Debtor Cecil L. Shamberger shmasters@hotmail.com,  
G65312@notify.cincompass.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

CECIL L. SHAMBERGER  
and MARIE F. SHAMBERGER,

Debtors

: Chapter 13  
: Case No. 19-11655-jkf  
: Consent Order Settling  
: Philadelphia Federal Credit Union's  
: Motion For Relief From The Automatic  
: Stay Pursuant To 11 U.S.C. § 362

STIPULATION

COME NOW, this       day of       , 2019, *Cecil L. Shamberger and Marie F. Shamberger*, through Debtors' attorney, *Sharon S. Masters, Esquire*, and Philadelphia Federal Credit Union ("PFCU") by and through its attorneys, *Mester & Schwartz, P.C.*, hereby stipulate the following terms of settlement of the Motion for Relief from the Automatic Stay:

WHEREAS the Debtors own a 2012 Chrysler 300, V.I.N. 2C3CCACG2CH204161 ("vehicle"); and

WHEREAS PFCU files a Motion for Relief from the Automatic Stay ("Motion") with respect to missed post-petition payments; and

WHEREAS the Debtors have filed a Response to the Motion; and

WHEREAS the Debtors and PFCU seek to resolve the Motion; it is hereby stipulated and agreed that:

1. The post-petition delinquency is \$3,454.41 in post-petition arrears, plus \$681.00 in attorney's fees and costs as of October 14, 2019.
2. The Debtor shall cure post-petition arrears with monthly installments of \$689.24, together with regular monthly payments of \$503.77 starting on October 30, 2019, through March 30, 2020. The total monthly payment will be \$1,193.01.
3. Thereafter, the Debtors shall remain current with regular monthly payments paid directly to the Movant starting with the regular monthly payment of \$503.77 due on April 30, 2020, and all such future payments due the thirtieth (30th) of every month thereafter.
4. If Debtors shall fail to have a plan conforming to this Stipulation or the Debtors fail to make ongoing regular monthly payments and Debtors fail to cure said default within fifteen (15) days after notice by PFCU (or its counsel) of said default, counsel for PFCU may file a

Certification of Default with the Court setting forth Debtors' default and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362), and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy. The Debtors shall be allowed to default and cure such default under this Stipulation one (1) time. Should the Debtors default a second (2nd) time, notice of the default will be served, but the Debtors will not be granted an opportunity to cure the default and PFCU may file a Certification of Default.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payment in accordance with this paragraph, then PFCU, through counsel, may file a Certification of Default setting forth said failure and PFCU shall be granted relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and PFCU is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.

6. The failure by PFCU, at any time, to issue a Notice of Default or file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of PFCU's rights hereunder.

7. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.

8. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

The foregoing stipulation is hereby approved.

DATED: 11/7/19.

BY THE COURT:



Jean K. FitzSimon  
U.S. BANKRUPTCY JUDGE

Post-Petition Arrears:	\$ 3,454.41
Counsel Fees:	\$ 681.00
<b>Total:</b>	<b>\$4,135.41</b>

**Philadelphia Federal Credit Union**  
By Counsel: Mester & Schwartz, P.C.

By: 

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107  
(267) 909-9036

DATED: 11/6/19

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

**Debtors: Cecil L. Shamberger and Marie F. Shamberger**  
By Counsel for Debtors: Sharon S. Masters, Esquire

By: 

Sharon S. Masters, Esquire  
The Law Office of Sharon S. Masters  
2201 Pennsylvania Avenue, #517  
Philadelphia, PA 19130  
(610) 322-5277

DATED: 11/5/2019

**Chapter 13 Trustee**

By: /s/ Polly A. Langdon

Scott F. Waterman, Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606  
(610) 779-1313

Please send copies to:

Cecil L. Shamberger  
Marie F. Shamberger  
1101 S. Wilton St.  
Philadelphia, PA 19143

Sharon S. Masters, Esq.  
The Law Office of Sharon S. Masters  
2201 Pennsylvania Ave.  
#517  
Philadelphia, PA 19130

Scott F. Waterman, Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

Office of the U.S. Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107

Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
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